

LEDGER ASSETS.

Book value of real estate-----	\$ 1,543,892.06
Mortgage loans on real estate-----	109,500.00
Book value of bonds and stocks-----	15,384,451.57
Deposited in banks and trust companies-----	1,180,287.05
Agents' balances, representing business written subsequent to October 1, 1905-----	640,761.57
Agents' balances, representing business written prior to October 1, 1905-----	11,065.72
Bills receivable, taken for fire risks-----	331.73
Counter and office premiums uncollected-----	352,575.47
Total ledger assets-----	\$ 19,222,865.17

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value-----	2,186,424.48
Gross assets-----	\$ 21,409,289.65

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, 1905-----	\$ 11,065.72
Depreciation from book value of ledger assets to bring same to market value, viz.: Bonds and stocks-----	150,171.05
Total-----	170,236.77
Total admitted assets-----	\$ 21,239,052.88

LIABILITIES.

Gross losses adjusted and unpaid-----	\$ 206,979.00
Gross claims for losses in process of adjustment-----	1,012,956.36
Gross claims for losses resisted-----	84,452.97
Total-----	\$ 1,304,388.33
Deduct re-insurance due or accrued-----	521,341.25
Net amount of unpaid losses and claims-----	\$ 783,047.08
Unearned premiums on fire risks, running one year or less-----	\$ 2,888,590.00
Unearned premiums on fire risks, running more than one year-----	4,515,985.00
Unearned premiums on inland navigation risks-----	129,684.00
Unearned premiums on unexpired marine risks-----	63,742.00
Total unearned premiums as computed above-----	7,598,001.00
Reserve for taxes and other contingencies-----	300,000.00
Commissions, brokerage and other charges due to agents and brokers-----	69,152.80
Re-insurance premiums-----	768,350.66
Total liabilities, except capital-----	\$ 9,518,551.54
Capital actually paid up in cash-----	\$ 3,000,000.00
Surplus over all liabilities-----	8,720,501.34
Surplus as regards policy-holders-----	11,720,501.34
Total liabilities-----	\$ 21,239,052.88

MISCELLANEOUS.

RISKS AND PREMIUMS, 1905.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1904-----	\$1,298,270,327.00	\$ 13,632,100.00
Written or renewed during the year-----	1,250,763,418.00	12,727,720.23
Total-----	\$2,549,033,745.00	\$ 26,359,820.23
Deduct those expired and marked off as terminated-----	941,389,377.00	10,389,850.23
In force at the end of the year-----	\$1,607,644,368.00	\$ 15,969,970.00
Deduct amount re-insured-----	245,498,503.00	1,604,929.00
Net amount in force December 31, 1905-----	\$1,362,145,865.00	\$ 14,365,041.00